

Information to identify the case:

Debtor 1	Kevin William Johnson	Social Security number or ITIN	xxx-xx-9534
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Northern District of Georgia		Date case filed for chapter 7 5/16/16	
Court website: www.ganb.uscourts.gov			
Case number: 16-58619-Irc			

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov). Copy fees or access charges may apply. A free automated response system is available at 866-222-8029 (Georgia Northern). You must have case number, debtor name, or SSN when calling.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kevin William Johnson	
2. All other names used in the last 8 years		
3. Address	4207 Hwy 212 Covington, GA 30016	
4. Debtor's attorney Name and address	Shannon D Sneed Shannon D. Sneed & Associates PC 2112 Lee Street P. O. Box 1245 Covington, GA 30015 Contact phone (770) 788-0011 Email: bankruptcy@sneedlaw.net	
5. Bankruptcy trustee Name and address	Neil C. Gordon Arnall, Golden & Gregory, LLP Suite 2100 171 17th Street, NW Atlanta, GA 30363	Contact phone (404) 873-8596

For more information, see page 2 >

Debtor **Kevin William Johnson**

Case number **16-58619-Irc**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p>	<p>M. Regina Thomas Clerk of Court</p> <p>1340 Russell Federal Building 75 Ted Turner Drive SW Atlanta, GA 30303</p>	<p>Office Hours: <u>8:00 a.m. – 4:00 p.m.</u></p> <p>Court website: www.ganb.uscourts.gov</p> <p>Contact phone 404-215-1000</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Bring a copy of this notice with you. Creditors may attend, but are not required to do so. Cellular phones and other devices with cameras are not allowed in the building.</p>	<p>June 20, 2016 at 03:00 PM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>TO THE DEBTOR: Bring an original government issued photo ID and confirmation of social security number. Provide the Trustee a copy of your most recently filed tax return seven days prior to the meeting, but DO NOT FILE WITH THE COURT.</p>	<p>Location:</p> <p>Third Floor – Room 365, Russell Federal Building, 75 Ted Turner Drive SW, Atlanta, GA 30303</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 8/19/16</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors</p>	
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
Northern District of GeorgiaIn re:
Kevin William Johnson
DebtorCase No. 16-58619-lrc
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 113E-9

User: jaster
Form ID: 309aPage 1 of 1
Total Noticed: 13

Date Rcvd: May 17, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2016.

db +Kevin William Johnson, 4207 Hwy 212, Covington, GA 30016-5310
 19883101 +Michelle Lynn Johnson, 4207 Hwy 212, Covington, GA 30016-5310
 19883102 +Navy Federal Credit Union, P.O. Box 3700, Merrifield, VA 22119-3700
 19883105 United Bank, P.O. Box 360, Barnesville, GA 30204-0360
 19883104 +United Bank, 685 Griffin Street, Zebulon, GA 30295-6688

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bankruptcy@sneedlaw.net May 17 2016 21:48:15 Shannon D Sneed,
 Shannon D. Sneed & Associates PC, 2112 Lee Street, P. O. Box 1245, Covington, GA 30015
 tr +EDI: QNCGORDON.COM May 17 2016 21:03:00 Neil C. Gordon, Arnall, Golden & Gregory, LLP,
 Suite 2100, 171 17th Street, NW, Atlanta, GA 30363-1031
 ust +E-mail/Text: ustpreion21.at.ecf@usdoj.gov May 17 2016 21:50:14
 Office of the United States Trustee, 362 Richard Russell Building, 75 Ted Turner Drive, SW,
 Atlanta, GA 30303-3315
 19883096 EDI: CHASE.COM May 17 2016 21:03:00 Chase Card, P.O. 15298, Wilmington, DE 19850-5298
 19883097 +E-mail/Text: bankruptcy@culsllc.com May 17 2016 21:50:51 Credit Union Loan Source,
 P.O. Box 105388, Atlanta, GA 30348-5388
 19883098 +E-mail/Text: bankruptcy@culsllc.com May 17 2016 21:50:51 Credit Union Loan Source,
 1669 Phoenix Parkway, Suite 110, College Park, GA 30349-5462
 19883099 EDI: DISCOVER.COM May 17 2016 21:03:00 Discover Financial Services, P.O. Box 15316,
 Wilmington, DE 19850-5316
 19883103 EDI: RMSC.COM May 17 2016 21:03:00 SYNCB_Havertys, P.O.Box 965036,
 Orlando, FL 32896-5036

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

19883100 Michelle Johnson

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 19, 2016

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2016 at the address(es) listed below:

Neil C. Gordon angela.ford@agg.com, carol.stewart@agg.com;ngordon@ecf.epiqsystems.com
 Office of the United States Trustee ustpreion21.at.ecf@usdoj.gov
 Shannon D Sneed on behalf of Debtor Kevin William Johnson bankruptcy@sneedlaw.net

TOTAL: 3